

# CAREER PREPAREDNESS

The Career Preparedness course focuses on three integrated areas of instruction—academic planning and career development, financial literacy, and technology. Course content ranges from college and career preparation to computer literacy skills to ways to manage personal finances and reduce personal risk. The area of technology is designed to be interwoven throughout course instruction. Mastery of the content standards provides a strong foundation for student acquisition of the skills, attitudes, and knowledge that enables them to achieve success in school, at work, and across the life span.

As part of preparing students to be college- and career-ready, this course also equips them with the skills needed for business and industry, continuing education, and lifelong learning. Acquisition of these skills is achieved by incorporating content and strategies that can easily allow students to meet the required 20-hour online experience as defined in the Alabama State Department of Education’s *High School Distance Learning: Online/Technology Enhanced Course or Experience Guidance* document.

Career Preparedness is a one-credit course required for graduation that can be taught in Grades 9-12; however, it is recommended that students take the course in Grade 9. This course may be taught as two one-half credit courses consisting of Career Preparedness A and Career Preparedness B. Standards 1, 2, 2a, 3, 3a, 3b, 3c, 6, 6a, 8, 9, 10, 11, 11a, 12, 12a, 12b, 12c, 12d, and 12e must be taught in Career Preparedness A. Standards 2b, 2c, 4, 4a, 4b, 4c, 4d, 5, 7, 7a, 7b, 13, 14, 14a, 15, 15a, 15b, 15c, 15d, 16, 16a, 16b, 17, 17a, 17b, 18, 18a, 19, 20, 20a, 21, 21a, 21b, 21c, 21d, 22, 22a, 22b, and 23 must be taught in Career Preparedness B. Career Preparedness A is the prerequisite to Career Preparedness B.

Students will:

## **Personal Decision Making**

1. Demonstrate knowledge of a systematic approach to a decision-making process (specifically, opportunity costs and trade-offs), including factors regarding academic planning and career development, financial literacy, and technology.  
Example: decision-making process steps—define the problem, brainstorm, list alternatives, evaluate alternatives and identify consequences, propose a solution

## **Academic Planning and Career Development**

2. Understand the effect of workplace behaviors.
  - a. Examine appropriate workplace behaviors, including attitude, work ethic, responsibility, dependability, punctuality, integrity, time management, effort, adherence to dress code, communication (written, verbal, and nonverbal), teamwork, and other workplace etiquette.
  - b. Identify inappropriate workplace behaviors, including violence and sexual harassment and procedures for addressing such behaviors.
  - c. Recognize the importance of and capitalize on diversity in the workplace.

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3. Analyze personal skills, interests, and abilities and relate them to current career opportunities.
  - a. Participate in assessments that identify personal areas of interest and aptitude, including utilizing results to develop a four-year high school educational plan.
  - b. Explore individual career options from the 16 National Career Clusters to examine specific job descriptions, requirements, salaries, and employment outlooks.
  - c. Identify safety and health standards in the workplace for daily procedures, emergency procedures, equipment/tools, dress, use of technology, and work area maintenance.
4. Determine the correlation of personal preference, education, and training to the demands of the workforce.
  - a. Select a personal career goal based upon results of interest and aptitude assessments.
  - b. Investigate employee benefits and incentives related to identified career choices.  
Examples: medical insurance options, retirement benefits, life insurance options, long- and short-term disability insurance options
  - c. Calculate net pay from a given gross salary by subtracting required and non-required deductions.
  - d. Utilize advanced database features (i.e., merging, sorting, filtering, formulas) to examine the effect of career choice on lifestyle, including how interest, ability, and educational achievement relate to the attainment of personal, social, educational, and career goals.
5. Investigate the postsecondary/higher education admissions process, including completing admission and financial aid applications (e.g., Free Application for Federal Student Aid (FAFSA), grants, loans, scholarships, personal financing).
6. Examine the employment process, including searching for a job, filling out a job application, writing a résumé, developing and practicing interview skills, and completing required employment forms (e.g., W-4, I-9).
  - a. Utilize word processing software to demonstrate professional writing skills by producing and editing business and personal correspondence documents.
7. Generate an electronic portfolio using digital tools (e.g., Webpage, wikis, blogs, podcast), including a cover letter; a current résumé; a completed job application; interest, aptitude, and achievement assessment results; curriculum samples (e.g., academic research, educational projects); four-year high school educational plan; education/career preparedness checklist; and other examples of academic and career preparedness achievements (e.g., student organizations, club memberships, honors, credentials, certificates, awards, community service experiences, recommendations).
  - a. Utilize advanced features of word processing (e.g., outlining; developing forms; applying tracking changes, hyperlinking, mail merging).
  - b. Create presentations using effective communication skills and advanced features of multimedia, including photo, video, and audio editing.

## Technology Skill Applications

8. Diagnose problems with hardware, software, and advanced network systems.  
Examples: printer, projector, power supply, task manager, network connectivity
9. Demonstrate advanced technology skills, including compressing, converting, importing, exporting, backing up files, and transferring data among applications.

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10. Compare functions of various operating systems.  
Examples: Windows, Mac OS X, Linux, Android, iOS
11. Analyze cultural, social, economic, environmental, and political effects, and trends of technology to assess emerging technologies and forecast innovations.
  - a. Demonstrate proficiency in the use of emerging technology resources, including social networking and other electronic communications (e.g., desktop conferencing, mobile technology, listservs, blogs, virtual reality, online file sharing).
12. Demonstrate appropriate digital citizenship through safe, ethical, and legal use of technology systems and digital content.
  - a. Explain consequences of illegal and unethical use of technology systems and digital content.  
Examples: cyberbullying, plagiarism
  - b. Interpret copyright laws and policies with regard to ownership and use of digital content.
  - c. Explain the implications of creating and maintaining a positive digital footprint.
  - d. Critique Internet and digital information for validity, reliability, accuracy, bias, and current relevance.
  - e. Cite sources of digital content using a style manual.  
Examples: Modern Language Association (MLA), American Psychological Association (APA)
13. Utilize an online learning-management system to engage in collaborative learning projects, discussions, and assessments beyond the traditional classroom that are goal-oriented, focused, project-based, and inquiry-oriented.  
Examples: Moodle, Edmodo, Blackboard, Canvas
14. Explain specific steps that consumers can take to minimize exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.
  - a. Identify online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software.

## Managing Finances and Budgeting

15. Develop a plan for managing earning, spending, saving, and giving using spreadsheets, online resources, or commercial software.
  - a. Create a budget, net worth statement, and income expense statement using a spreadsheet.
  - b. Utilize spreadsheet features, including formulas, functions, sorting, filtering, charts, and graphs.
  - c. Identify types of income other than wages, including rent, interest, and profit earned from various resources.
  - d. Evaluate various methods for acquiring goods and making major purchases.  
Examples: borrowing, renting, leasing, paying cash

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16. Evaluate the effect of personal preferences, advertising, marketing, peer pressure, and family history on consumer choices and decision making in the marketplace.
  - a. Compare goods and services to determine best value, including sales tax, tips, coupons, discounts, product quality, and unit pricing.
  - b. Explore how to use different payment methods, including cash, debit card, credit card, online payments, mobile devices, checks, payroll cards, layaway plans, and automatic bank deductions.

## Saving and Investing

17. Distinguish differences between the purpose of saving and the objectives associated with investing.
  - a. Explain how using the principles of compound interest and the Rule of 72 in investing builds wealth to meet financial goals.
  - b. Evaluate various ways to buy and sell investments, including mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, and commodities.

## Banking and Financial Institutions

18. Analyze various types of financial institutions.
  - a. Evaluate services and related costs associated with financial institutions in terms of personal banking needs.  
Examples: checking and savings accounts, personal checks, cashier checks, overdraft fees
19. Demonstrate how to manage checking and savings accounts, balance bank statements, and use online financial services.

## Credit and Debt

20. Determine advantages and disadvantages of using credit.
  - a. Analyze credit card offerings for the effect on personal finances.  
Examples: annual percentage rate (APR), grace period, incentive buying, methods of calculating interest, fees
21. Examine why credit ratings and credit reports are important to consumers.
  - a. Explain ways of building and maintaining a good credit score.
  - b. Determine the implication of entering into contracts and binding agreements. (e.g. college loans, cell phone contracts, car loans, collateral loans, passbook loans, mortgages).
  - c. Describe legal and illegal types of credit that carry high interest rates, including payday loans, rent-to-buy agreements, and loan-sharking.
  - d. Assess the implications of bankruptcy, including Chapter 7, Chapter 11, and Chapter 13.

## Risk Management and Insurance

22. Determine the type of insurance associated with different types of risks, including automobile, personal and professional liability, home, apartment, property, health, life, long-term care, and disability.
  - a. Analyze factors that reduce the cost of insurance.
  - b. Identify perils that are insurable.  
Examples: injury, loss, destruction
  
23. Develop a plan for financial security in the event of disaster, including secure storage of financial records and personal documents, available cash reserve, household inventory list, and medical records retention.

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